

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Brian T Reilly  
Jodi L Reilly  
DebtorsCase No. 19-16822-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith  
Form ID: 309IPage 1 of 2  
Total Noticed: 28

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db/jdb +Brian T Reilly, Jodi L Reilly, 1142 Fanshawe Street, Philadelphia, PA 19111-4936  
 14414099 +Aes/pnc Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461  
 14414105 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 14428453 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
     c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
     Boca Raton, FL 33487-2853  
 14414109 +Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207  
 14414111 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 14414115 +USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860  
 14414117 +WF/FMG, Attn: Bankruptcy, PO Box 10438 MAC F8235-02F, Des Moines, IA 50306-0438  
 14414116 +Westgate Vacation Villas, LLC, Westgate Resorts, 2801 Old Winter Garden Road,  
     Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bperloff@kminjurylawyers.com Nov 23 2019 03:24:51 BRANDON J PEROFF,  
     Kwartler Manus LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102  
 tr +E-mail/Text: bncnotice@ph13trustee.com Nov 23 2019 03:26:40 WILLIAM C. MILLER, Esq.,  
     Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Nov 23 2019 03:26:10 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2019 03:25:22  
     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
     Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2019 03:25:59 U.S. Attorney Office,  
     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 23 2019 03:25:42 United States Trustee,  
     Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14414100 +EDI: AMEREXPR.COM Nov 23 2019 08:13:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
     El Paso, TX 79998-1540  
 14414101 +E-mail/Text: bankruptcy@bbandt.com Nov 23 2019 03:25:04 Bb&t, 4251 Fayetteville Rd,  
     Lumberton, NC 28358-2678  
 14414102 +EDI: CAPITALONE.COM Nov 23 2019 08:13:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
     Salt Lake City, UT 84130-0285  
 14414103 +EDI: CAPITALONE.COM Nov 23 2019 08:13:00 Capital One Na, Attn: Bankruptcy, PO Box 30285,  
     Salt Lake City, UT 84130-0285  
 14414104 +EDI: CHASE.COM Nov 23 2019 08:13:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
     Wilmington, DE 19850-5298  
 14414106 +EDI: CITICORP.COM Nov 23 2019 08:13:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
     PO Box 790034, St Louis, MO 63179-0034  
 14414107 +EDI: CITICORP.COM Nov 23 2019 08:13:00 Citibank/Sunoco, Attn: Bankruptcy, PO Box 790034,  
     St Louis, MO 63179-0034  
 14414108 EDI: DISCOVER.COM Nov 23 2019 08:13:00 Discover Financial, Attn: Bankruptcy Department,  
     PO Box 15316, Wilmington, DE 19850  
 14421555 EDI: DISCOVER.COM Nov 23 2019 08:13:00 Discover Bank, Discover Products Inc,  
     PO Box 3025, New Albany, OH 43054-3025  
 14414110 +EDI: NAVIENTFKASMSERV.COM Nov 23 2019 08:13:00 Navient, Attn: Bankruptcy, PO Box 9640,  
     Wiles-Barr, PA 18773-9640  
 14414112 +EDI: RMSC.COM Nov 23 2019 08:13:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
     PO Box 965060, Orlando, FL 32896-5060  
 14414113 +EDI: WTRRRNBANK.COM Nov 23 2019 08:13:00 Target, Attn: Bankruptcy, PO Box 9475,  
     Minneapolis, MN 55440-9475  
 14414114 +EDI: ECMC.COM Nov 23 2019 08:13:00 U.S. Department of Education, ECMC/Bankruptcy,  
     PO Box 16408, Saint Paul, MN 55116-0408

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

BRANDON J PERLOFF on behalf of Debtor Brian T Reilly bperloff@kminjurylawyers.com, kmecf1429@gmail.com, mhazlett@kminjurylawyers.com, KwartlerManusLLC@jubileebk.net  
BRANDON J PERLOFF on behalf of Joint Debtor Jodi L Reilly bperloff@kminjurylawyers.com, kmecf1429@gmail.com, mhazlett@kminjurylawyers.com, KwartlerManusLLC@jubileebk.net  
KEVIN G. MCDONALD on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	Brian T Reilly	Social Security number or ITIN xxx-xx-8115
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jodi L Reilly	Social Security number or ITIN xxx-xx-7552
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 10/31/19
Case number:	19-16822-mdc	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Brian T Reilly	Jodi L Reilly
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1142 Fanshawe Street Philadelphia, PA 19111	1142 Fanshawe Street Philadelphia, PA 19111
<b>4. Debtor's attorney</b> Name and address	BRANDON J PERLOFF Kwartler Manus LLC 1429 Walnut Street Suite 701 Philadelphia, PA 19102	Contact phone 267-457-5570  Email: <a href="mailto:bperloff@kminjurylawyers.com">bperloff@kminjurylawyers.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 11/22/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>January 15, 2020 at 9:30 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 3/15/20</b>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 1/9/20</b>	
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/28/20</b>	
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>2/6/20 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		